

Maplewood Counseling

169 Maplewood Avenue, Suite 4

Maplewood, NJ 07040

(973) 902-8700

Your Guide to Using a Superbill for Insurance Reimbursement

We understand that navigating finances can be an added stress when you're focused on strengthening your relationship. This guide is designed to make the insurance reimbursement process as simple and clear as possible, so you can focus on what truly matters: transforming your connection.

If your insurance plan includes out-of-network benefits, a superbill is your key to getting reimbursed for your therapy sessions.

What is a Superbill?

Think of a superbill as a detailed, itemized receipt for health services. It contains all the specific information your insurance company needs to process a reimbursement claim for the therapy you've received. We provide this to you so you can submit it to your insurance provider and potentially receive money back for your investment in your relationship.

How to Use a Superbill in 4 Simple Steps

We've broken down the process to empower your partnership and make reimbursement straightforward.

Step 1: Check Your Out-of-Network Benefits

Before you begin, it's important to know what your insurance plan covers. Call the member services number on the back of your insurance card and ask the following questions:

- Do I have out-of-network benefits for mental health services?
- What is my out-of-network deductible, and have I met it yet?
- What percentage of the session fee will be reimbursed once my deductible is met?
- How do I submit a superbill for reimbursement? (e.g., online portal, mail, or fax)

Knowing this information upfront helps you understand what to expect financially.

Step 2: Request a Superbill from Us

After your therapy session, we will provide you with a superbill. This document will include all the necessary information for your claim:

- Your name and contact information.
- Your therapist's name, credentials, and license number.
- The dates you received services.
- The specific service codes (CPT codes) for your sessions.
- The diagnosis code required by insurance.
- The total amount you paid.

Step 3: Submit the Superbill to Your Insurance Provider

Once you have your superbill, you can submit it to your insurance company. Most providers offer a few ways to do this:

- **Online Portal:** The fastest and most common method. Log in to your insurance account and look for a section to "Submit a Claim" or "File for Reimbursement."
- **Mail or Fax:** You can also send a physical copy of the superbill to the claims address listed on your insurance card.

Be sure to include any additional claim forms your insurance provider might require.

Step 4: Receive Your Reimbursement

After your insurance company processes your claim, they will send you an Explanation of Benefits (EOB) that details what was covered. You will then receive your reimbursement via a check in the mail or a direct deposit, depending on your provider's system.

Tips for a Smooth Reimbursement Process

A little organization can go a long way in making this process feel effortless.

- **Keep Copies:** Always save a digital or physical copy of every superbill and any forms you submit for your records.
 - **Follow Up:** If you haven't received your reimbursement or an update within 30 days, contact your insurance provider to check the status of your claim. Have your claim number ready.
 - **Ask for Help:** Don't hesitate to ask questions. If you're unsure about any part of the process, we are here to offer guidance.
-

We're Here to Support You

Navigating insurance shouldn't be another challenge on your journey. We hope this guide helps you feel confident and supported. If you have any questions about your superbill or the reimbursement process, please reach out. We want to ensure you have all the information you need to move forward together.